

Abstract of the Disclosure

A method of investment for positive returns in both bull and bear markets that involves rotation of investments between at least two types of assets (Class A and Class
5 B) based on the relative performance of two related indexes. If Class A outperforms Class B in the previous time period, the portfolio is invested in Class A assets for the next period of time. If Class B outperforms Class A in the previous time period, the portfolio is invested in Class B assets for the next period of time. The indexes are evaluated after
10 each time period to determine what class the assets are invested in for the next period of time.